EXHIBIT A

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Batar Islamic Bank

(S.A.Q.)



مصرف قطرا لا سال مید شرکه منامه نظریه

Date: 28th March, 2004

Tony Rezko Chairman Rezmar International 853 North Elston Chicago, IL 60622

Khaled A. Shair Managing Director Founders Group, Inc. 7103 Wast 111th Street Worth, IL 60482

Dear Tony & Khaled:

This is to confirm our discussion and decision in Chicago last week regarding the establishment of the American Finance House in Chicago, we would like both of you to do your utmost with the State, Federal Regulators, as well as with the lawyers and auditors to finalize all the required documentation in order to file the application for the bank in a timely manner. We hope to keep the cost less or not exceeding the industry standards. Our target is to open the bank for the public in October of 2004.

Kindly provide us with your timetable and schedule in order to achieve such a target. Kindly hand the enclosed two letters to Mr. Chuck Hughes and Mr. Frank O' Connor.

Besides the Chairman, Mr. Khalid Bin Ahmed Al Sowaidi and myself, you may liaise and coordinate with Mr. Choudhry Mohammad Wasi, AGM Finance and Administration in this respect.

We look forward to hearing from you soon.

Sincerely,

Prof. Abdul Latif Almeer

EXHIBIT B



Satar Islamic Bank

(S.A.Q.)



Date: 28th April, 2004

Mr. Khaled Shair Managing Director Founders Group, Inc. 7103 West 111th Street Worth, Illinois 60482 United States of America

Dear Mr. Shair,

Thank you for your accepting our invitation and visiting us in Doha on 26th April, 2004. We appreciate your professional assistance provided to us in respect of U.S. Finance House, Chicago.

It is our pleasure to offer you the appointment in U.S. Finance House as Chief Executive Officer (CEO) with remuneration in line with American Finance Industry Standards. However, your appointment and remuneration shall be confirmed by the Board of Directors of U.S. Finance House.

As you are aware, we have written a letter of engagement to Mr. Campbell, Chairman of the Board of Founders Group, Inc. seeking professional assistance towards the establishment and incorporation of U.S. Finance House. We believe you will continue to provide your personal and professional assistance and services in this respect.

Effective 1st May, 2004, we will pay US\$ 10,000 on a monthly retainer till the confirmation of your appointment as CEO by the Board of Directors. Such payment shall be to meet your cost of engagement in respect of professional services rendered by you.

We highly appreciate your cooperation and professional assistance.

Thanking you,

Khalid Bin Ahmed Al Swaidi

Chairman

EXHIBIT C

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(B.A.Q.)

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Mr. Lyle P. Campbell Chairman of the Board Founders Group, Inc. 7103 W. 111th Street Worth, Illinois 60482

Re: Employment of Mr. Chodhry M. Wasi

Dear Mr. Campbell

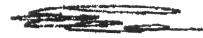
We are writing to request that Founders Group, inc. employ Mr. Chodhry M. Wasi for a period of approximately one year. Mr. Wasi would provide business and financial services related to the pending formation of US investment House LLC and US Finance House Ltd., on which projects Founders Group has been acting in an advisory capacity.

Qatar Islamic Bank agrees to reimburse, or cause US Investment House LLC to reimburse an amount of US\$ 300,000 per annum to Founders Group, Inc. for all of its direct and indirect costs associated with employment of Mr. Wasi Choudhry, including any costs and expenses associated with procuring a visa which authorizes Mr. Wasi Choudhry to work for Founders Group. We further agree to defend and hold Founders Group. Inc. harmless from and against any loss, Hability, claim, action or cause of action that might arise by reason of Founders Group, Inc.'s employment of Mr. Wasi.

Please signify your acceptance of these terms by countersigning a copy of this letter.

Sincorely,

Qatar Islamic Bank



Khalid Bin Ahmed Al Swaldi Chairman

Accepted and agreed this _____ day of September, 2004

By: Founders Group, Inc. Name: Lyle P. Campbell Title: Chairman of the Board

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